

In re:
Anthony Redley
Debtor

Case No. 23-13668-djb
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 01, 2025

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2025:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Anthony Redley, 6202 N. Fairhill Street, Philadelphia, PA 19126-3826 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2025 at the address(es) listed below:

| Name | Email Address |
|-------------------------|--|
| DENISE ELIZABETH CARLON | on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com |
| DOUGLAS RICHARD BLECKI | on behalf of Creditor Navy Federal Credit Union bankruptcy@silvermanlegal.com |
| KENNETH E. WEST | ecfemails@ph13trustee.com philaecf@gmail.com |
| MEGAN N. HARPER | on behalf of Creditor City of Philadelphia megan.harper@phila.gov Edelyne.Jean-Baptiste@Phila.gov |
| MICHELLE L. MCGOWAN | on behalf of Creditor U.S. Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For Rcf2 Acquisition Trust mimcgowan@raslg.com |
| MICHELLE L. MCGOWAN | on behalf of Creditor U.S. Bank Trust National Association mimcgowan@raslg.com |

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PAMELA ELCHERT THURMOND

on behalf of Creditor Water Revenue Bureau pamela.thurmond@phila.gov

PAUL H. YOUNG

on behalf of Debtor Anthony Redley support@ymalaw.com

ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com
,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

| | | | |
|--------|----------------|---|----------------------------|
| IN RE: | ANTHONY REDLEY | : | Chapter 13 |
| | | : | |
| | | : | |
| | Debtors. | : | Bankruptcy No. 23-13668DJB |

STIPULATION AND ORDER RESOLVING OBJECTION TO PROOF OF CLAIM 15

TO THE HONORABLE DEREK J. BAKER, UNITED STATES BANKRUPTCY JUDGE:

The Debtors Anthony Redley, and secured creditor Wilmington Savings Fund Society FSB DBA Christiana Trust (the "WSFS"), by and through their respective counsel, hereby respectfully submit the following stipulation resolving Debtors' Objection to Proof of Claim Number 15 ("Claim 15"):

WHEREAS, Debtors filed the present bankruptcy petition under chapter 13 of the Bankruptcy Code on December 4, 2023;

WHEREAS, WSFS, by and through its counsel, filed Claim 15 evidencing a state court judgment in the amount of \$25,001.27 on October 24, 2024, as a secured claim against Debtor only.

WHEREAS, Debtors' Objection to the Claim, which was filed on April 2, 2025 is that it impairs Debtors' exemption and should be avoided to the extent of the impairment.;

NOW, THEREFORE, it is agreed to by the parties as follows:

1. Claim 15 shall be an allowed secured claim in the amount of \$11,913.83, the balance of the claim shall be deemed unsecured.

2. Upon the signing of this stipulation by the parties, and/or counsel for the parties, Debtor's counsel shall amend the plan to reflect the secured claim of WSFS in the amount of \$11,913.83.

3. The parties agree that the remainder of the debt shall be unsecured and shall be treated the same other unsecured creditors.

4. The Judgment shall be deemed satisfied only when the payment of \$11,913.83 is paid in accordance with the confirmed plan and the discharge is granted.

5. Upon discharge of the debtor in this bankruptcy and after payment in full of the secured claim in the amount of \$11,913.83 according to the term of the Plan, WSFS shall mark the judgment against the debtor, "Satisfied" with the Philadelphia Court of Common Pleas.

6. If Debtor fails to get discharged in this Bankruptcy, the case is dismissed or converted to a case under Chapter 7, this Stipulation shall be deemed to have no further force and effect and the full amount of the judgment shall remain valid and enforceable in accordance with state law with a credit on the judgment for any monies paid to date.

By: /s/ Paul H. Young, Esquire
Paul H. Young, Esquire
Attorney for Debtor

No Objection

/s/ LeeAne O. Huggins
Office of the Chapter 13 Trustee

By: /s/ Michael J. Shavel
Michael J. Shavel, Esquire
Attorney for WSFS

Dated: April 2, 2025

STIPULATION APPROVED THIS _____ DAY OF _____, 2025.

BY THE COURT:



Date: April 30, 2025

DEREK J. BAKER
UNITED STATES BANKRUPTCY JUDGE